Certificate Number: 15317-PAM-DE-031787661

Bankruptcy Case Number: 11-04125



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 20, 2018, at 10:01 o'clock AM PDT, Alexander P Vo completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 20, 2018 By: /s/Julie Dumlao

Name: Julie Dumlao

Title: Counselor